

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

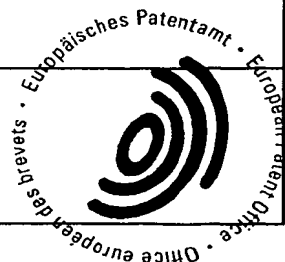
(PCT Article 36 and Rule 70)

(Rationalised Report according to the Notice of the President of the EPO published in the OJ11/2001)

Applicant's or agent's file reference 51197 WO	<div style="display: flex; justify-content: space-between;"> <div>FOR FURTHER ACTION</div> <div>See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)</div> </div>	
International application No. PCT/EP03/10290	International filing date (<i>day/month/year</i>) 16/09/2003	Priority date (<i>day/month/year</i>) 04/10/2002
International Patent Classification (IPC) or national classification and IPC G06F9/44		
Applicant SWISS REINSURANCE COMPANY et al.		

1.	This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.
2.	This REPORT consists of a total of <u> 2 </u> sheets, including this cover sheet. <input type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT). These annexes consists of a total of <u> </u> sheets.
3.	This report contains indications relating to the following items: <div style="margin-left: 20px;"> I <input checked="" type="checkbox"/> Basis of the report II <input type="checkbox"/> Priority III <input type="checkbox"/> Non-establishment of opinion with regard to novelty, inventive step and industrial applicability IV <input type="checkbox"/> Lack of unity of invention V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement VI <input type="checkbox"/> Certain documents cited VII <input type="checkbox"/> Certain defects in the international application VIII <input type="checkbox"/> Certain observations on the international application </div>

Date of submission of the demand 20/01/2004	Date of completion of this report 25/01/2006
Name and mailing address of the IPEA/ <div style="display: flex; align-items: center;"> <div> European Patent Office, P.B. 5818 Patentlaan 2 NL-2280 HV Rijswijk - Netherlands Tel.: (+31-70) 340-2040 Fax: (+31-70) 340-3016 </div> </div>	Authorized officer <div style="text-align: center; font-family: cursive;">Y. SKULIKARIS</div> Tel. (+49-89) 2399 2828



**INTERNATIONAL PRELIMINARY
EXAMINATION REPORT**

International application No.

PCT/EP03/10290

I. Basis of the report

The basis of this international preliminary examination is the application as originally filed.

V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability

In light of the documents cited in the international search report, it is considered that the invention as defined in at least some of the claims does not appear to meet the criteria mentioned in Article 33(1) PCT, i.e. does not appear to be novel and/or to involve an inventive step (see international search report, in particular the documents cited X and/or Y and corresponding claim references).

INTERNATIONAL SEARCH REPORT

International Application No
PCT/EP 03/10290A. CLASSIFICATION OF SUBJECT MATTER
IPC 7 G06F9/44

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, INSPEC, IBM-TDB

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 987 247 A (LAU CHRISTINA) 16 November 1999 (1999-11-16) column 5, line 15 - column 6, line 60 column 16, line 49 - column 17, line 12 -----	1-10
A	US 5 960 200 A (EAGER TIMOTHY ET AL) 28 September 1999 (1999-09-28) column 1, line 11 - column 2, line 62 -----	1-10
A	WO 98/18079 A (IMAGINATION SOFTWARE ;KLEIN LAURENCE C (US)) 30 April 1998 (1998-04-30) page 4, line 27 - page 14, line 2 ----- -/-	1-10

☒ Further documents are listed in the continuation of box C.☒ Patent family members are listed in annex.

* Special categories of cited documents:

- *A* document defining the general state of the art which is not considered to be of particular relevance
- *E* earlier document but published on or after the international filing date
- *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- *O* document referring to an oral disclosure, use, exhibition or other means
- *P* document published prior to the international filing date but later than the priority date claimed

T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

X document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

Y document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

G document member of the same patent family

Date of the actual completion of the international search

8 November 2005

Date of mailing of the international search report

18/11/2005

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INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/EP 03/10290

Patent document cited in search report		Publication date	Patent family member(s)		Publication date
US 5987247	A	16-11-1999	CA	2232671 A1	09-11-1998
US 5960200	A	28-09-1999	AU	2822297 A	26-11-1997
			WO	9742572 A1	13-11-1997
WO 9818079	A	30-04-1998	AU	4822397 A	15-05-1998